

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Previously presented) A system for transferring money between a sender and a recipient, comprising:

an initiating terminal for initiating the transfer of money by a sender;

a dispensing terminal where transferred money may be received by a recipient;

and

a database configured for storing account information of senders and recipients, and configured for relating account information of a sender to account information of one or more associated recipients so that, in response to a subsequent request at the initiating terminal from the sender, account information for the associated recipients, including at least a portion of an account number, is automatically provided to the initiating terminal, wherein the system is configured to facilitate the transfer of money from the sender to one or more of the associated recipients by the selection of the account information, including at least a portion of the account number, corresponding to the recipient.

2. (Previously presented) The system of claim 35, further comprising:

a database management system in communication with the initiating terminal, for managing sender and recipient accounts at the database;

wherein at least some of the sender and related recipient accounts are debit accounts, and wherein the transfer of money is made by transferring money from an account of the sender to an account of the recipients.

3. (Previously presented) The system of claim 2

wherein the database management system is in communication with the initiating terminal and the dispensing terminal.

4. (Original) The system of claim 3, wherein at least one of the initiating and dispensing terminals is a self-service terminal.

5. (Original) The system of claim 4, wherein the self-service terminal is an ATM.

6. (Original) The system of claim 3, wherein at least one of the initiating and dispensing terminals is a terminal operated by a money transfer agent.

7. (Previously presented) The system of claim 3, wherein the initiating and dispensing terminals are the same terminal.

8. (Previously presented) The system of claim 3, wherein the initialing and dispensing terminals are different terminals.

9. (Previously presented) A system for transferring money from an originator to a beneficiary, comprising:

a network of terminals, including an initiating terminal for initiating a money transfer and a dispensing terminal for dispensing transferred money, wherein at least the initiating terminal has a display device for displaying information;

a database in communication with the initiating and dispensing terminals, and configured for storing account information relating to an account of an originator and account information relating to accounts of beneficiaries, and configured for relating account information of the originator to account information of one or more predetermined beneficiaries; and

a database management system configured for managing the originator and beneficiary accounts, and subsequent to the relating of account information of the originator and beneficiaries at the database and in response to a request at the initiating terminal to transfer money from the originator, configured for automatically accessing the database for account information of the predetermined beneficiaries, so that account information, including at least a portion of an account number and a balance in the account associated with the account number, for each predetermined beneficiary may be provided to the initiating terminal for display at the

display device, wherein the system is configured to facilitate the transfer of money from the originator to one of the predetermined beneficiaries by selecting, among the displayed beneficiary account information, including at least a portion of the account number and the balance, corresponding to the one or more beneficiaries to receive transferred money.

10. (Previously presented) A system for crediting funds from consumer to consumer, comprising:

terminal means for initiating the transfer of money, including a display means;
data base means configured for storing account information of senders and recipients, and configured for relating account information of an account of a sender to account information of an account of one or more selected recipients; and

database management means in communication with the terminal means, and configured for managing sender and recipient accounts, and subsequent to the relating of account information of the sender and recipients at the database means and in response to a request at the terminal means to transfer money from the sender, configured for automatically accessing account information including at least a portion of account numbers and balances in the accounts associated with each of the account numbers for the selected recipients at the database means, so that account information including at least a portion of the account numbers for the selected recipients may be provided to the terminal means for display at the display means, wherein the system is configured to facilitate the transfer of money from the sender to one or more of the selected recipients by the selection of the account information, including at least a portion of the account numbers and the balances, corresponding to the selected recipients.

11. (Previously presented) A method for displaying data at a terminal in connection with transferring money from the debit account of a sender to a recipient, the method comprising:

associating a debit account of the sender with a debit account of one or more recipients, the associated recipients being those to whom the sender may transfer money; and

subsequent to associating a debit account of the sender with a debit account of the recipients, and after entry of sender account information at the terminal, automatically displaying

information on each of the associated recipients, so that the recipient to receive the money transfer may be selected based on the displayed information;

wherein the debit account information of the sender is associated with debit account information of the associated recipients, and wherein the displayed information on each of the associated recipients is the account information, including at least a portion of an account number and an account balance, of those recipients.

12.-13. (Canceled)

14. (Previously presented) The method of claim 11, wherein the recipient account information displayed further includes the name of the recipient.

15. (Original) The method of claim 11, wherein the money transfer is made from the account of the sender to an account of the selected recipient.

16. (Original) The method of claim 11, wherein the money transfer is made from the account of the sender and is wired to a destination associated with the recipient.

17. (Previously presented) A method for transferring money from a sender at an initiating terminal to a recipient at a dispensing terminal, comprising:

establishing an account and account information for each sender and each recipient;

for a specific sender, establishing in advance one or more recipients to whom money may be transferred by the specific sender;

subsequent to establishing an account and account information and to establishing one or more recipients, and in response to entering account information for the specific sender at an initiating terminal, automatically providing account information for the established recipients for display at the initiating terminal, in order for the sender to designate one or more recipients to whom money may be transferred, the account information including at least a portion of an account number and transactions conducted against the account for the recipients; and

transferring money to the account of the recipient designated by the sender by the selection of the account information, including at least a portion of the account number, corresponding to the designated recipient, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to designation of the recipient, so that the recipient may receive the transferred money at a dispensing terminal.

18. (Original) The method of claim 17, further comprising:
storing the account information for each sender and each recipient in a database connected to the initiating terminal, wherein the account information of the specific sender is related to the account information of the established recipients within the database;
wherein the step of providing account information for the established recipients at the initiating terminal comprises:
retrieving the stored account information of the established recipients from the database; and
providing the retrieved account information to the initiating terminal.

19. (Original) The method of claim 17, wherein the initiating terminal is a self-service terminal.

20. (Original) The method of claim 19, wherein the self-service terminal is an ATM.

21. (Original) The method of claim 17, wherein the initiating terminal is an agent operated terminal.

22. (Original) The method of claim 17, wherein the accounts established for the sender and the recipient are debit accounts.

23. (Original) The method of claim 22, wherein the initiating terminal is a self-service terminal and wherein the sender account information is entered at the self-service terminal by providing a debit account card to a card reader at the self-service terminal.

24. (Canceled)

25. (Previously presented) The method of claim 17, wherein the dispensing terminal is a self-service terminal.

26. (Original) The method of claim 25, wherein the self-service terminal is an ATM.

27. (Previously presented) The method of claim 17, wherein the dispensing terminal is a self-service terminal and wherein the transferred money is dispensed at the self-service terminal in response to providing a debit account card to a card reader at the self-service terminal.

28. (Previously presented) The method of claim 17, wherein the dispensing terminal is an agent operated terminal.

29. (Previously presented) The method of claim 17, wherein the account established for each recipient is a gift card account, and wherein the method further comprises:
providing a gift card to each recipient that is used to conduct transactions against the gift card account.

30. (Canceled)

31. (Previously presented) A method for transferring money from a sender at an initiating terminal to a recipient at a dispensing terminal, comprising:
predetermining one or more recipients to whom money may be transferred, and establishing an account for each of the predetermined recipients, and relating each of the recipient accounts to an account of the sender;

storing account information for each of the predetermined recipients;
subsequently requesting the transfer of money at the initiating terminal;
automatically accessing the stored account information for each of the predetermined recipients and providing that account information for display at the initiating terminal in order for the sender to select one or more recipients to whom money is to be transferred, the provided account information including at least a portion of an account number and transactions conducted against one or more of the recipient accounts;
transferring money to the selected recipients by posting a credit from the account of the sender to the account of the selected recipients, in response to the selection of the account information, including at least a portion of the account number, corresponding to the selected recipients; and
retrieving the transferred money from the account of the selected recipients at one or more of the dispensing terminals, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection.

32. (Previously presented) A method for conducting transactions at a financial terminal, wherein the transactions include transferring money from senders at initiating terminals to recipients at dispensing terminals, the method comprising:
establishing an account for each sender and an account for each recipient;
storing account information for each sender and recipient;
for a specific sender, establishing recipients to whom money may be transferred by the specific sender;
subsequently requesting transfer of money by the specific sender at an initiating terminal;
automatically providing account information for each of the established recipients for display at the initiating terminal, in order for the sender to select the established recipient to whom money may be transferred, the provided account information including at least a portion

of an account number and transactions conducted against the account associated with the account number; and

transferring money from the account of the sender to the account of the recipient selected by the sender by the selection of the account information, including at least a portion of the account number corresponding to the recipient, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection, so that the recipient may receive the transferred money at a dispensing terminal.

33. (Original) The method of claim 32, wherein the transactions further include depositing money in the account of the sender, wherein a fee is charged for conducting at least some transactions, and wherein the fee charged for transferring money is higher than the fee charged for depositing money.

34. (Previously presented) The method of claim 32, wherein account information for a recipient includes destination information for wiring money to that recipient, and wherein the step of transferring money comprises electronically transmitting the transferred money to a location specified by the destination information.

35. (Previously presented) A system for transferring money from one consumer as a sender to a second, different consumer as a recipient, the system comprising:

an initiating terminal configured for initiating the transfer of money, including displaying information pertaining to the transfer of money; and

a database configured for storing account information of senders and recipients, and configured for relating account information of a sender to account information of one or more associated recipients so that, in response to a subsequent request at the initiating terminal from the sender, account information, including at least a portion of an account number for the associated recipients and transactions against an account associated with the account number, is automatically provided to and displayed for selection by the sender at the initiating terminal, wherein the system is configured to transfer money from the sender to one or more of the

associated recipients in response to selection of the recipient account information, including at least a portion of the account number, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to its selection.

36. (Previously presented) A method for transferring money from a sender at an initiating terminal to a recipient at a dispensing terminal, comprising:

establishing an account and account information for each sender and each recipient;

for a specific sender, establishing in advance a first group of selected recipients and a second group of selected recipients to whom money may be transferred by the specific sender;

subsequently and in response to entering account information for the specific sender at an initiating terminal, automatically providing account information for the established recipients;

displaying the first group and the second group of recipients at the initiating terminal, in order for the sender to designate one or more recipients to whom money may be transferred; and

transferring money to the account of the recipients designated by the sender, without the sender being required to communicate payout information to the recipient and without the sender needing to know details of the recipient account information prior to designation of the recipient, so that the recipient may receive the transferred money at a dispensing terminal.

37. (Previously presented) The system of claim 1, wherein the account number provided to the initiating terminal comprises one or more alphanumeric characters.

38. (Previously presented) The system of claim 1, wherein the account information relates to an account maintained at a financial institution and identified at the financial institution by an account identifier associated with the account, and wherein the account

number provided to the initiating terminal comprises at least a portion of the account identifier used by the financial institution to identify the account of the associated recipients.

39. (Previously presented) The system of claim 1, wherein the account information for the associated recipients further includes a balance of money in an account associated with the account number, so that an amount of the money transferred to one or more of the associated recipients may be selected based on the balance.

40. (Previously presented) The system of claim 1, wherein the account information for the associated recipients further includes transactions conducted against an account associated with the account number, so that an amount of the money transferred to one or more of the associated recipients may be selected based on the transactions.